

# GENERAL SESSION #7

StudentAid.gov and Mobile App Walkthrough and Coming Attractions

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*U.S. Department of Education*

*2020 Virtual FSA Training Conference for Financial Aid Professionals*

# WHAT IT IS: NEXT GEN FSA

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The **Next Gen Digital and Customer Care Program** has launched the foundation for significant improvements to the customer experience, including a consolidated digital platform, a standardized customer care platform, and a personalized marketing and communications platform.



**SINGLE FRONT  
DOOR**



**CUSTOMER CARE  
PLATFORM & PILOT**



**PERSONALIZED  
COMMUNICATIONS**

# NEXT GEN'S VALUE TO THE CUSTOMER

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## PERSONALIZED

- Uses data about customers and the aid they receive to personalize their web experience and recommend next best actions



## CONNECTED

- Provides a seamless experience so users can do everything they need, from getting info to applying for aid all in a single place
- Coordinated messaging across phone, chat, virtual assistant, email, text, and social media to give the user the info they need, when they need it

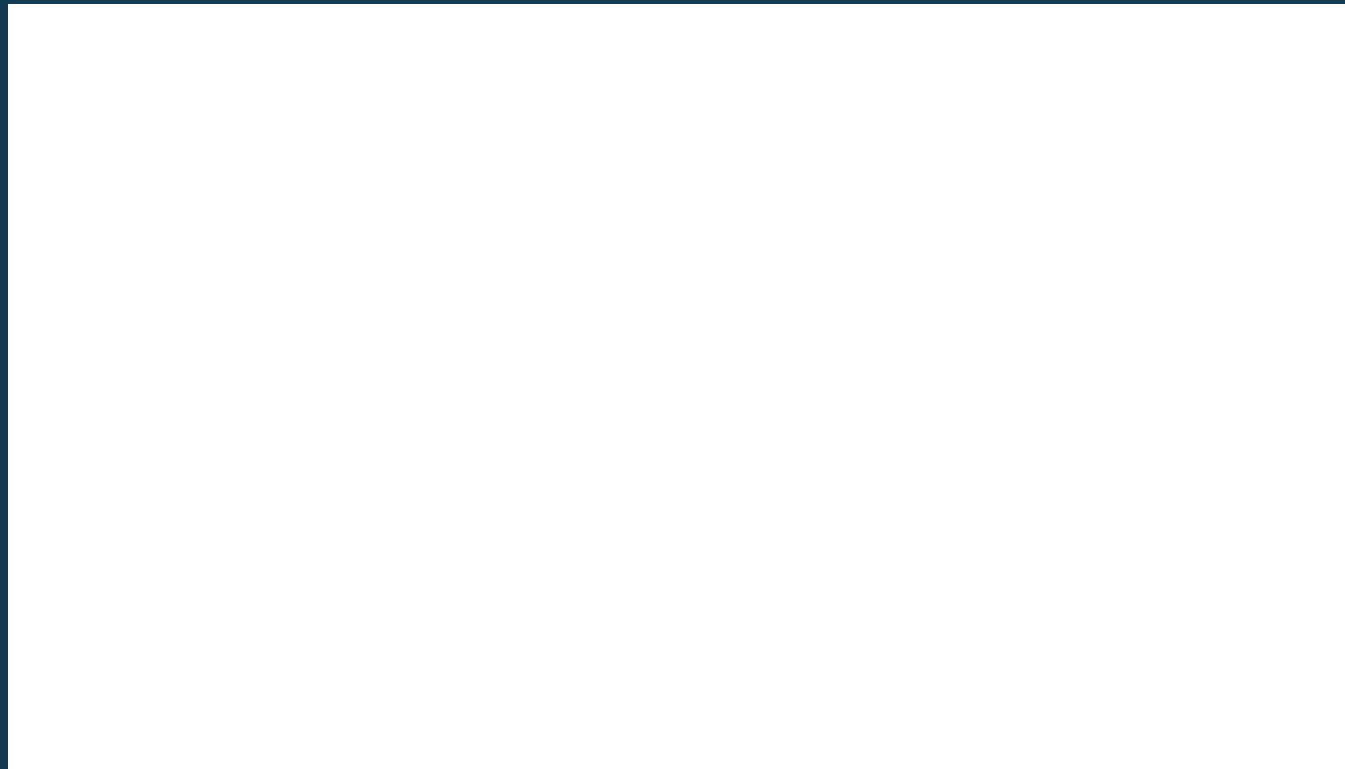


## ANTICIPATORY

- Triggers personalized alerts and messaging, offering tips and recommendations based on where an individual is in their student aid journey

# A SINGLE FRONT DOOR: THE DIGITAL PLATFORM

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# DIGITAL PLATFORM COMPLETED RELEASES

- Aid Summary
- Loan Simulator
- Blog “Articles”
- Make a Payment pilot

- Public Service Loan Forgiveness Help Tool
- Employer Database

DEC. 2019

FEB. 2020

APRIL 2020

JUNE 2020

WINTER 20-21\*

- Consolidation of multiple websites onto a single digital platform on StudentAid.gov
- Dashboard
- New Virtual Assistant “Aidan®”

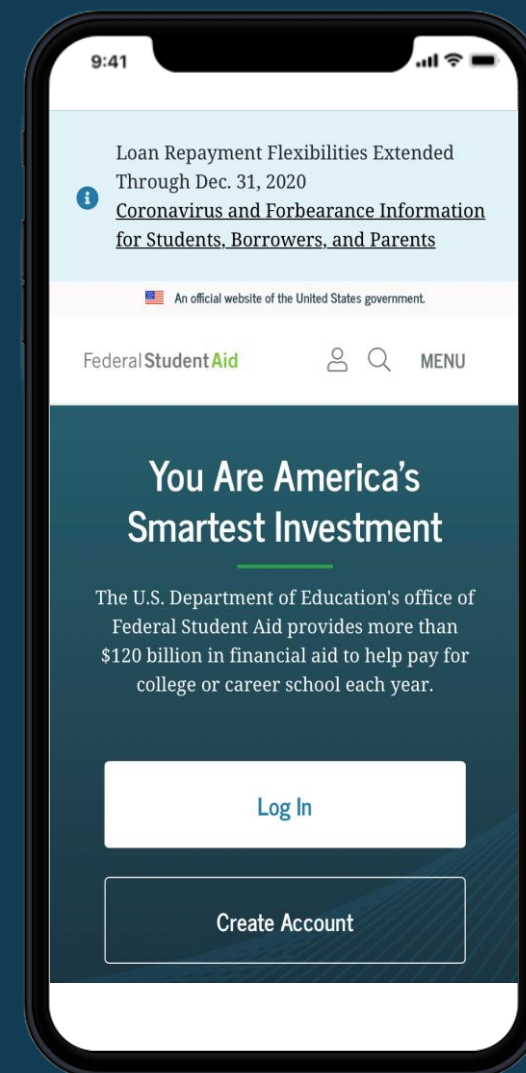
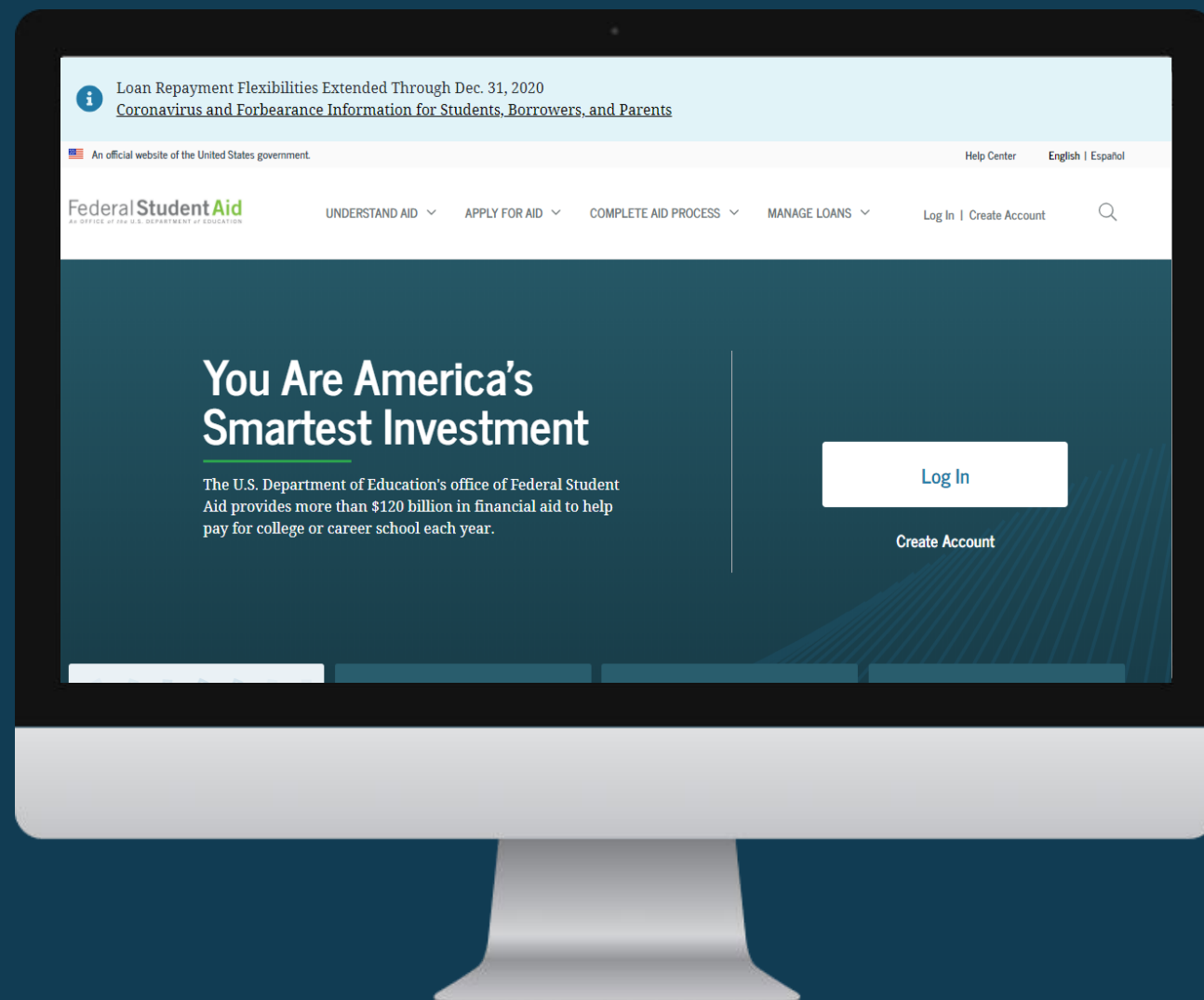
- Annual Student Loan Acknowledgment
- Master Promissory Note (MPN)
- Feedback System & Status Center

- PSLF Help Tool Enhancements
- Borrower Defense
- myStudentAid app

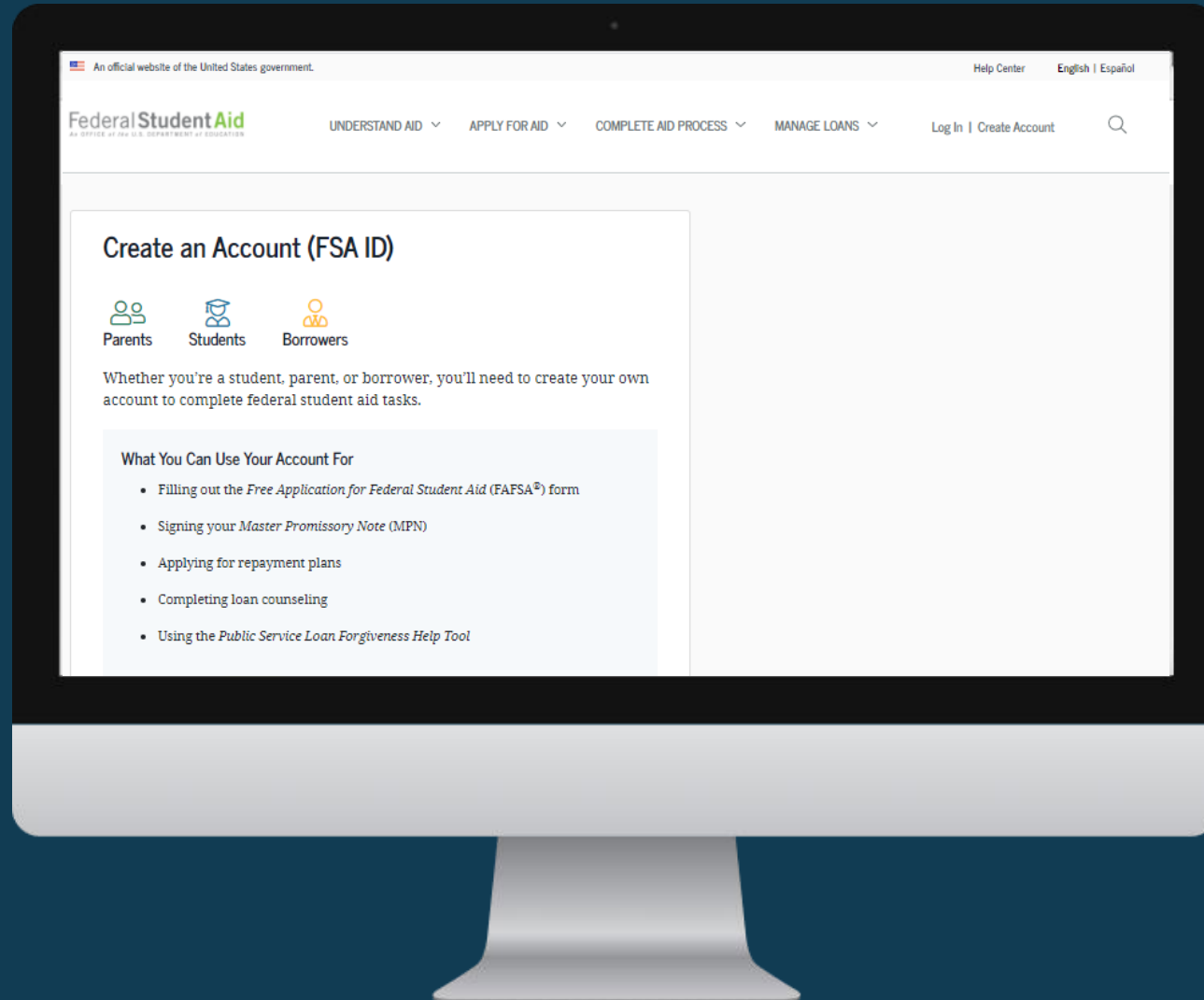
# DIGITAL PLATFORM: FEATURE HIGHLIGHTS

FEATURE	OVERVIEW
<b>ENHANCED ACCOUNT CREATION AND LOG IN</b>	Single sign on using FSA ID to access the consolidated website functionality
<b>CUSTOMER DASHBOARD</b>	Centralized hub for customer account information
<b>AID SUMMARY</b>	Provides detailed loan and grant information
<b>LOAN SIMULATOR</b>	Allows customers to simulate repayment strategies based on their personal goals
<b>ANNUAL STUDENT LOAN ACKNOWLEDGMENT</b>	Presents financial literacy content and an overview of current debt and aid eligibility
<b>PSLF HELP TOOL</b>	Look up information about employer eligibility through an FSA-managed employer database
<b>FEEDBACK CENTER</b>	Submit a complaint, report an issue, and provide positive feedback within the StudentAid.gov website
<b>MAKE A PAYMENT PILOT</b>	Pilot program allowing borrowers with loans serviced by Great Lakes or Nelnet to make a standard monthly payment online
<b>VIRTUAL ASSISTANT (Aidan®)</b>	Provides customer with self-service options and answers to FAQs

# STUDENTAID.GOV

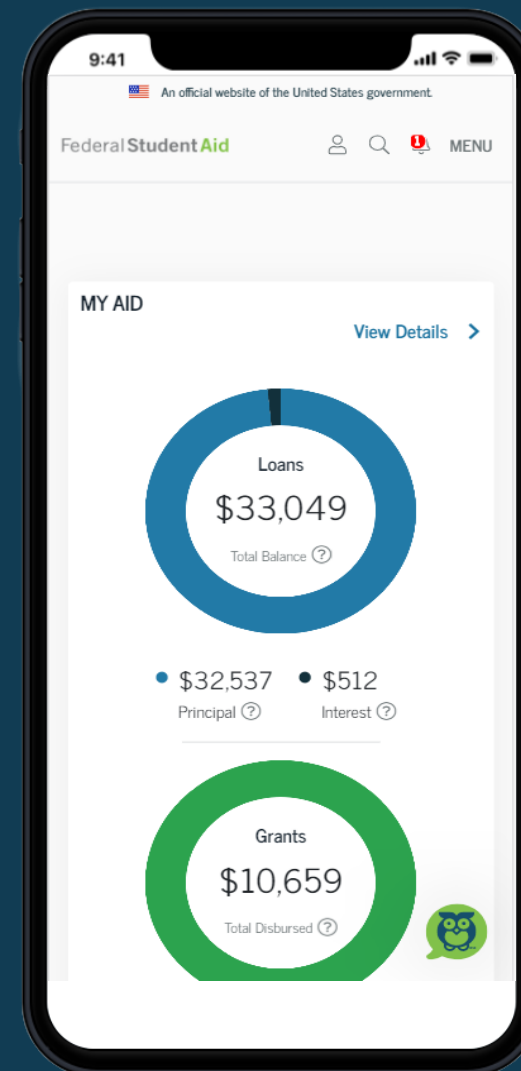
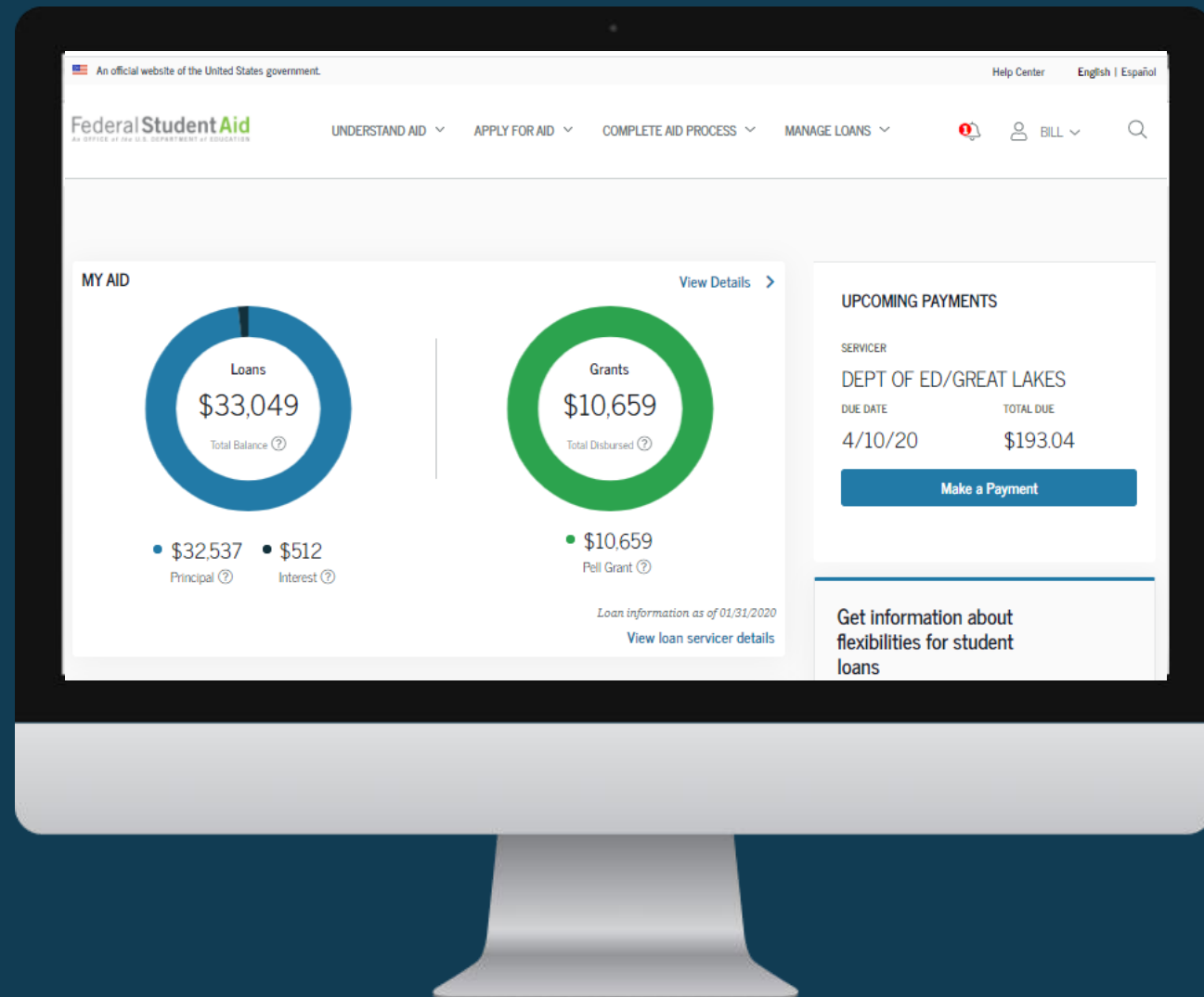


# CREATE ACCOUNT / LOG IN

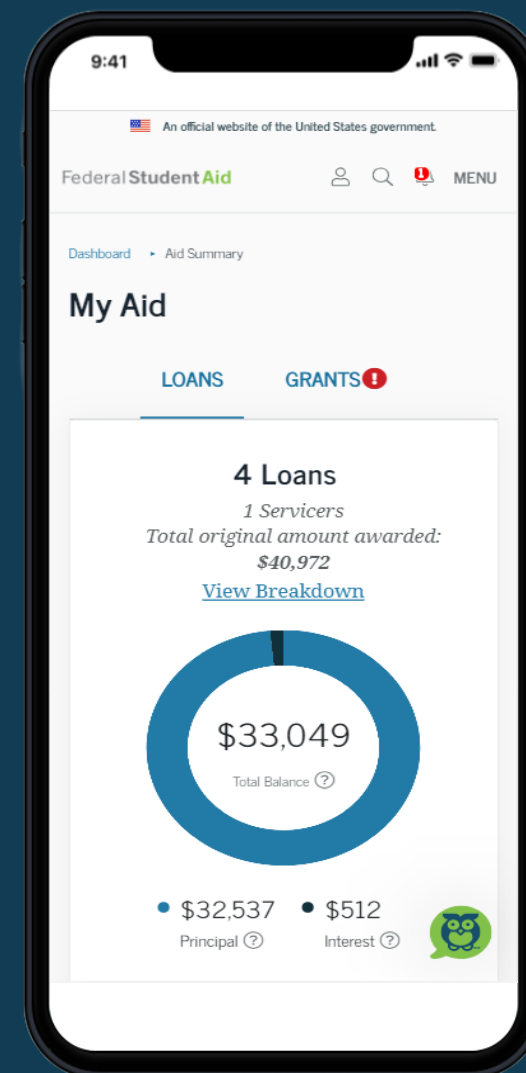
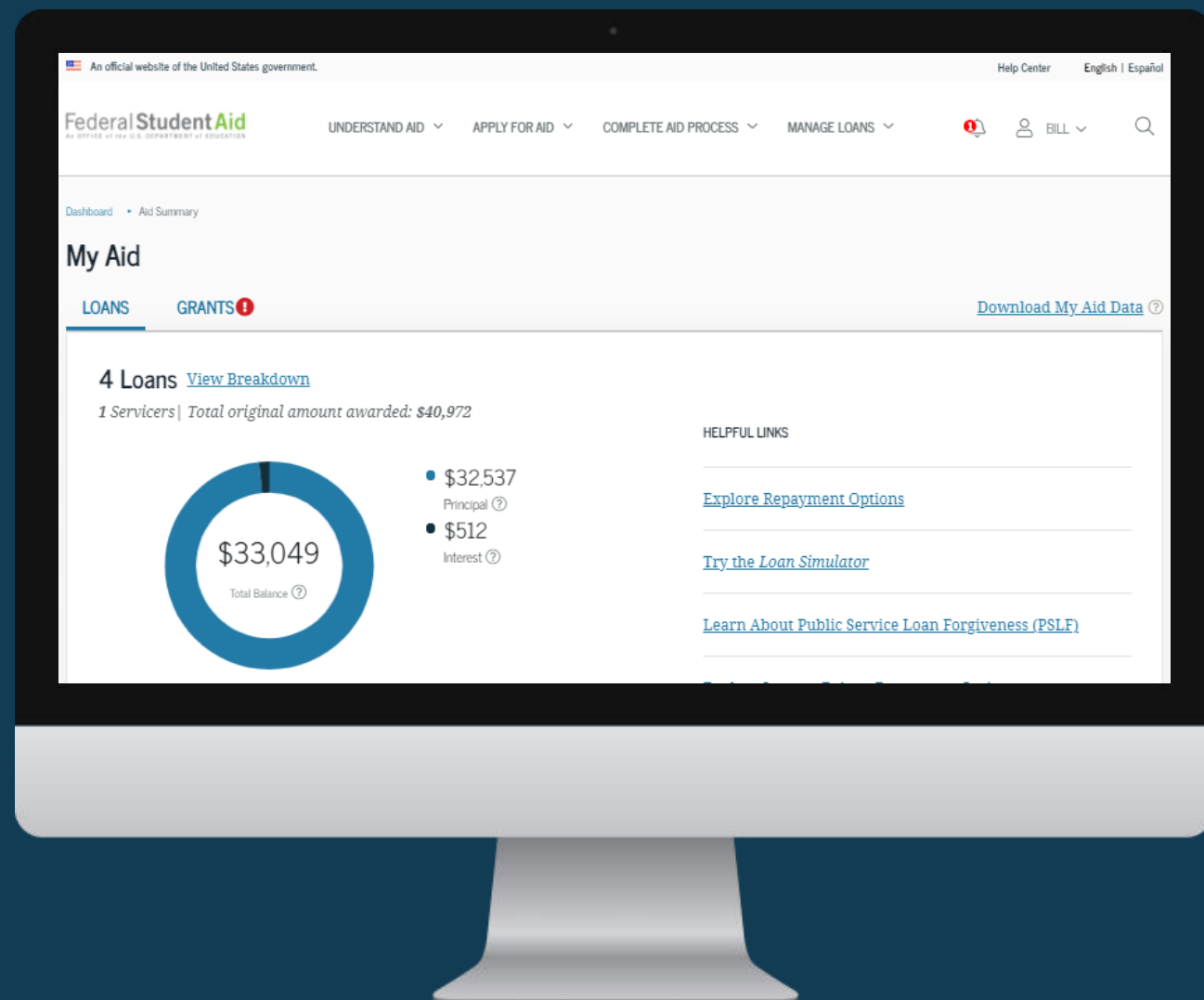




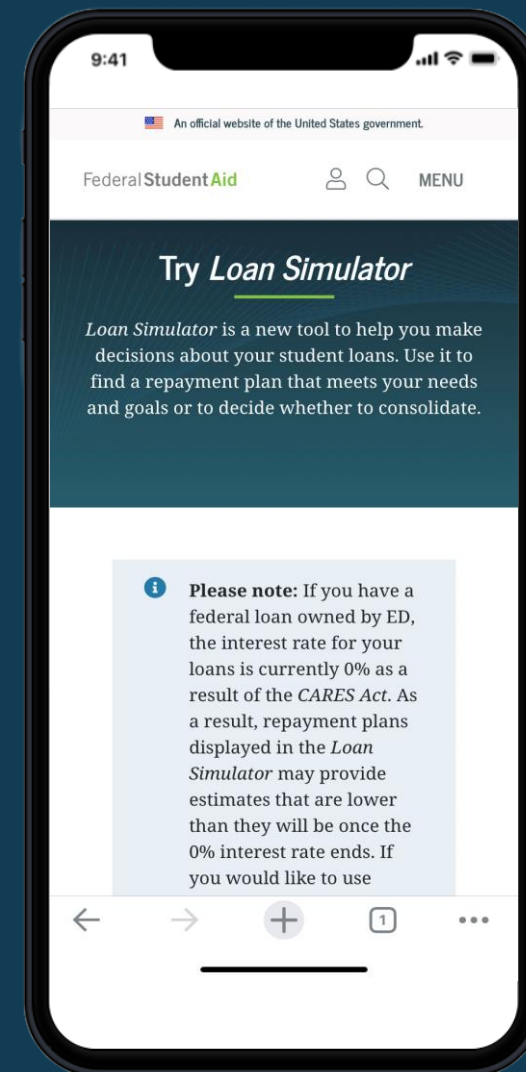
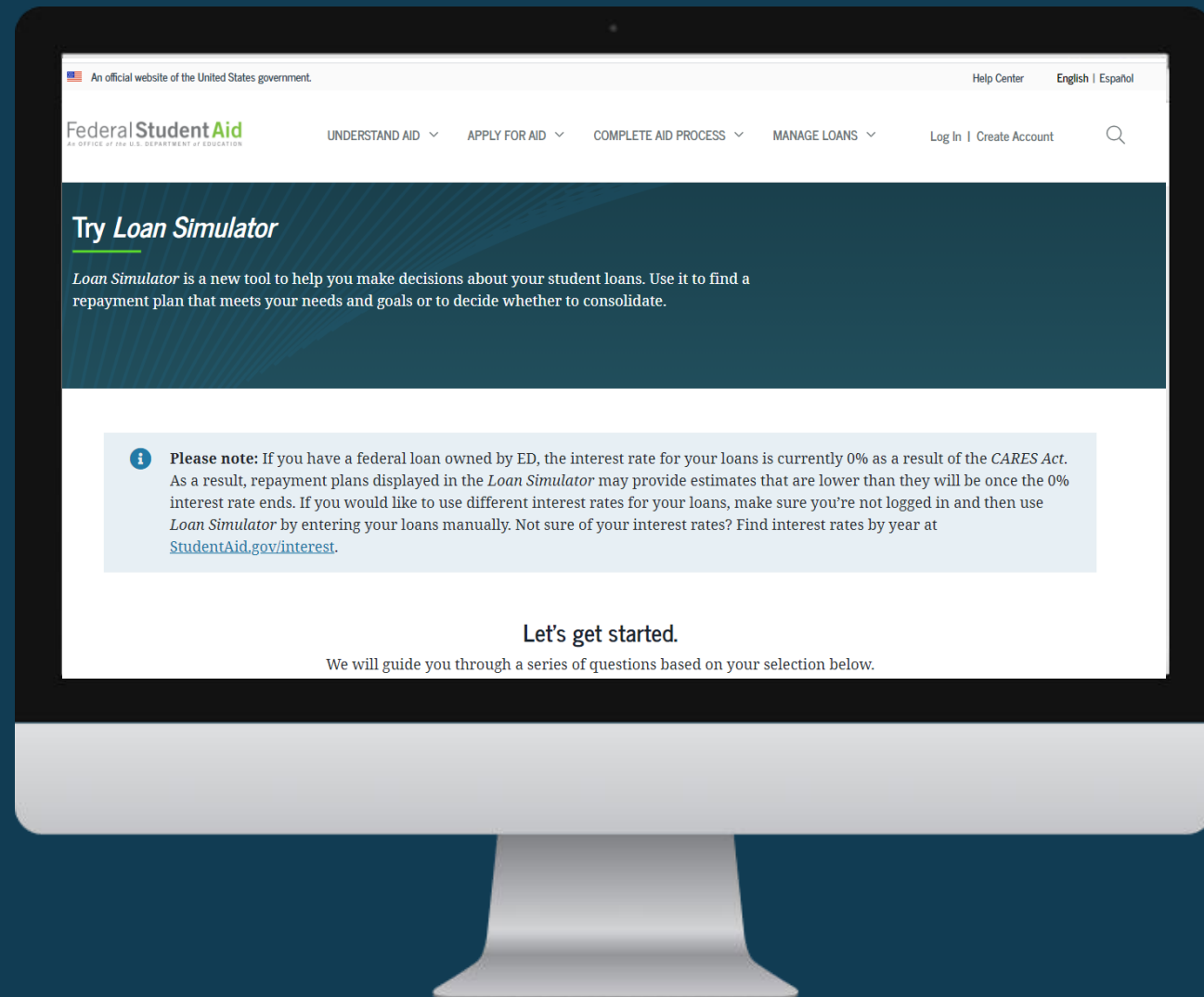
# DASHBOARD



# MY AID



# LOAN SIMULATOR



# REFRESHED FEATURES

An official website of the United States government. Help Center English | Español

FederalStudentAid  
An Office of the U.S. Department of Education

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾ Log In | Create Account

## DIRECT PLUS LOAN APPLICATION

You're currently not logged in!

You must log in to complete and submit federal student loan processes.

[LOG IN](#)

### William D. Ford Federal Direct Loan Program Federal Direct PLUS Loan Request for Supplemental Information

This is a request for supplemental information in connection with your application for a Federal Direct PLUS Loan (Direct PLUS Loan) through the William D. Ford Federal Direct Loan (Direct Loan) Program. Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application.

The information that you provide will be sent to the school that you select. The school you select will use the information collected to determine your eligibility for a Direct PLUS Loan and process your application.

Before you can receive a Direct PLUS Loan, you must complete a Direct PLUS Loan Master Promissory Note (Direct PLUS Loan MPN), which explains all of the terms and conditions of Direct PLUS Loans and constitutes your legally binding agreement to repay all Direct PLUS Loans that you receive under the Direct PLUS Loan MPN. You will have an opportunity to complete the Direct PLUS Loan MPN after you complete the Direct PLUS Loan Request.

The Direct PLUS Loan Request allows you to authorize the school to use your loan funds to satisfy other educationally related charges after tuition and fees, and room and board have been paid. You are not required to provide this authorization.

If you are a parent borrower, the Direct PLUS Loan Request also allows you to:

- Designate whether the school pays any credit balance to the student or to you.
- Request a deferment while the student is in school.
- Request an additional deferment for 6 months after the student ceases to be enrolled at least half time.

**BEFORE YOU CONTINUE:** If you have placed a security freeze on your credit file, you must lift or remove the freeze at each credit bureau before you continue. Your application will not be processed if you have a security freeze.



An official website of the United States government. Help Center English | Español



FederalStudentAid  
An Office of the U.S. Department of Education

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾ Log In | Create Account

## PLUS Loan Application

Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application. You may verify that your school participates in this process after you select a borrower type below or by contacting the school's financial aid office.

### Select the type of application you want to complete

 <h4>I am a Parent of a Student</h4> <p>Direct PLUS Loan Application for Parents</p> <p>The Direct PLUS Loan Application allows you to authorize the school to use your loan funds to satisfy other educational related charges after tuition and fees, and room and board (for on-campus students) have been paid. You are not required to provide this authorization. It also allows you to:</p> <ul style="list-style-type: none"> <li>Designate whether the school pays any credit balance to the student or to you.</li> <li>Request a deferment while the student is in school</li> <li>Request an additional deferment for 6 months after the student ceases to be enrolled at least half time.</li> </ul> <p><a href="#">Learn More</a></p>	
 <h4>I am a Graduate or Professional Student</h4> <p>Direct PLUS Loan Application for Graduate/Professional Students</p> <p>The Direct PLUS Loan Application allows you to authorize the school to use your loan funds to satisfy other educational related charges after tuition and fees, and room and board (for on-campus students) have been paid. You are not required to provide this authorization.</p> <p><a href="#">Learn More</a></p>	

# WEBSITE DEMO



Insert Video HERE

# MOBILE APP APPROACH

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FSA took a fresh look at the myStudentAid app with a focus on delivering customer value and building on lessons learned from StudentAid.gov

## SCOPE

- Prioritized features for the mobile app based on:
  - Key customer tasks/activities (based on analytics)
  - Customer desire to complete on mobile devices
  - Delivery of the core account functions

## DESIGN AND USER EXPERIENCE

- Leveraged the design system for brand and design consistency
- Leveraged current website with adjustments for a mobile app experience
- Completed usability testing to inform app design and navigation

# MOBILE APP FEATURES

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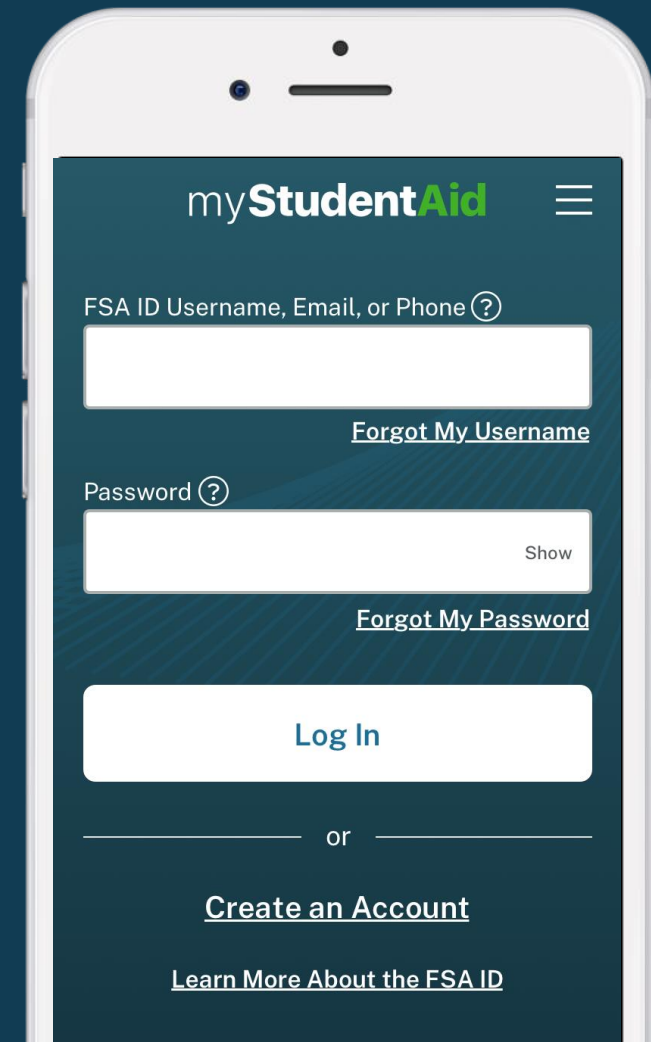
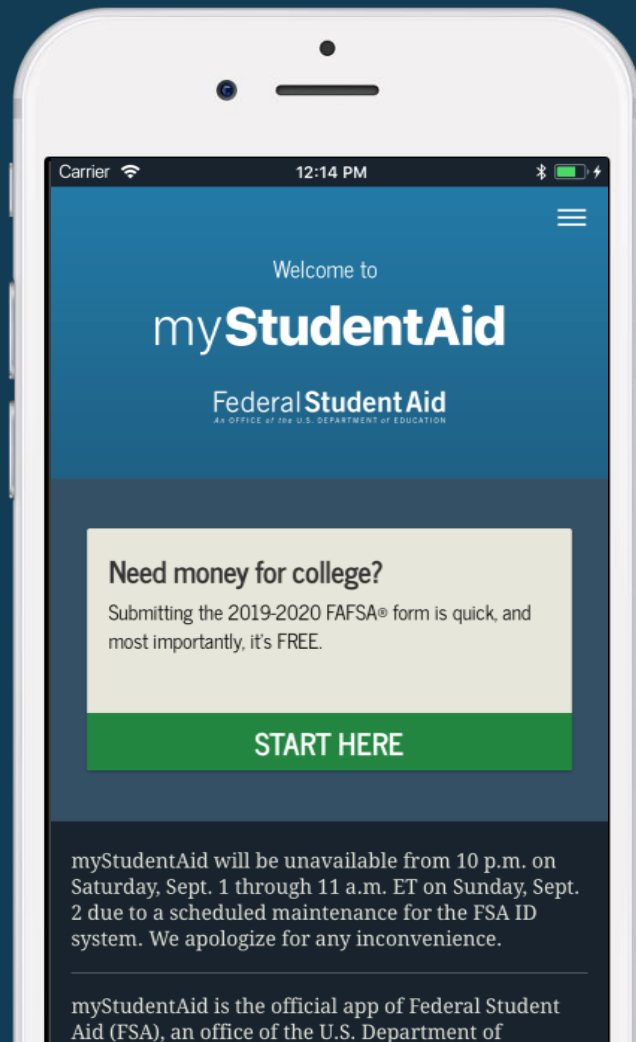
## INITIAL RELEASE (Coming soon!)

- Authentication and Log In
- Create an Account (New to App)
- Dashboard (New to App)
- Aid Summary (New to App)
- FAFSA® and SAR 2020-21 and 2021-22
- User Settings (New to App)
- Notification Center (New to App)
- Push Notifications (New to App)
- Payment Vehicle Account Pilot

## FUTURE RELEASES

- Annual Student Loan Acknowledgement
- Master Promissory Note (MPN)
- Status Center
- My Documents
- Contact Us
- FAFSA Corrections
- PLUS Application
- Virtual Assistant

# ENHANCED MOBILE APP





# MOBILE APP DEMO

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Insert Video HERE

# PSLF HELP TOOL

An official website of the United States government. Here's how you know
Help Center
English
Español
FederalStudentAid
PROUD SPONSOR OF THE AMERICAN MIND
UNDERSTAND AID
APPLY FOR AID
COMPLETE AID PROCESS
MANAGE LOANS
John

## Public Service Loan Forgiveness (PSLF) Help Tool

The PSLF Help Tool will help determine whether or not you are eligible to participate in the PSLF or TEPSLF programs, suggest actions you can take to become eligible, and guide you through the submission process.




### Using the PSLF Help Tool

**Borrowers Interested in PSLF:** To ensure you're on the right path to having your loans forgiven, you should use this tool once a year or whenever you change employers.

**Borrowers Interested in TEPSLF:** You should use this tool if your PSLF application was denied because some or all of your payments were not made on a qualifying repayment plan for PSLF.


[Learn more about PSLF and TEPSLF](#)

Start




### Who Should Complete This?

This tool is for all borrowers who are interested in participating in the PSLF or TEPSLF Program.



### How Long Will It Take?

Most people complete the acknowledgement in less than 10 minutes.



### What Do You Need?

Your most recent [W-2](#) from your employer(s)

OR

Your employer's [Federal Employer Identification Number \(EIN\)](#)

### Learn More About Public Service Loan Forgiveness

Please read the following question and answer (Q & A) section carefully to help determine whether Public Service Loan Forgiveness is right for you.

Which loans can be forgiven?

Eligibility for federal student loan forgiveness is limited to federal student loans taken out for payment to the school relating to your borrower defense application. If you would like to apply for borrower defense against multiple schools that you attended and for which you took out federal student loans, you must submit separate applications for each school of attendance.

Are loan amounts forgiven under PSLF considered taxable by the IRS?


# BORROWER DEFENSE

An official website of the United States government. Here's how you know
Help Center
English | Español

FederalStudentAid
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Understand Aid
Apply for Aid
Complete Aid Process
Manage Loans

## Borrower Defense

If your school misled you or engaged in other misconduct in violation of certain state laws, you may be eligible for "borrower defense to loan repayment forgiveness," which is the forgiveness of some or all of your federal student loan debt.




### Apply for Borrower Defense

Apply if you believe your school has misled you or engaged in other misconduct.

Apply


[Download a PDF Version of the Application](#)



### Manage My Applications

View your application history or details, or track and update your application.


Manage



### Who should complete this?

Students accepting the following types of loans for the first time:


- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans for graduates



### How long will it take?

30 Minutes

Borrower Defense takes about 30 minutes to complete.



### What do I need?

- Verified StudentAid.gov account
- School Name(s)
- Financial Aid Award Letter
  - A Breakdown of Your School's Tuition and Fees

### Learn More About Borrower Defense

Please read the following question and answer (Q & A) section carefully before you choose whether you want the U.S. Department of Education to place your loans into forbearance or stopped collections.

Which loans can be forgiven?

Eligibility for federal student loan forgiveness is limited to federal student loans taken out for payment to the school relating to your borrower defense application. If you would like to apply for borrower defense against multiple schools that you attended and for which you took out federal student loans, you must submit separate applications for each school of attendance.

What qualifies as a direct loan?

What happens if I am eligible?

# ENTRANCE COUNSELING

An official website of the United States government. Here's how you know

Help Center English Español

FederalStudentAid PROUD SPONSOR of the AMERICAN MIND™ UNDERSTAND AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS

Complete Your Entrance Counseling Requirement


Entrance Counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default.

When you're finished, a record of your completion will be sent to the schools you selected, and you can then receive your loan money.

Select Your Student Status to Begin

Your school may have different entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling on this Web site satisfies your school's entrance counseling requirements.


If your school requires you to complete and return a written Entrance Counseling document, please download [Entrance Counseling PDF](#).



**I am an Undergraduate Student** ⓘ

I am going into college for the first time. Entrance Counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan.


Start



**I am a Graduate or Professional Student** ⓘ

I am enrolling in doctorate, or master's degree. Entrance Counseling for graduate or professional students is required if you have not previously received a Direct Unsubsidized Loan or Direct PLUS Loan.


Start



**Who Should Complete This?**


Students receiving the following types of loans for the first time:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans for graduate/professional students



**How Long Will it Take?**

Entrance Counseling takes about 30 minutes to complete.



**What Do I Need?**

- School Name(s)
- Financial Aid Officer ⓘ
- A Breakdown of Your School's Tuition and Fees

View All Counseling Types

# EXIT COUNSELING

An official website of the United States government.

Help Center English Español

FederalStudentAid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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Understand Aid Apply for Aid Complete Aid Process Manage Loans Log In Create Account

## Complete Required Exit Counseling


You must complete Exit Counseling before before you leave school or drop below half-time enrollment. The purpose of Exit Counseling is to ensure you understand your student loan obligations and are prepared for repayment. You'll learn:

- what you owe,
- how your interest accrues and capitalizes,
- your repayment plan options, and
- how to avoid delinquency and default.

### Select the Exit Counseling you would like to preview or complete

Your school may have alternate exit counseling requirements. Check with your school's financial aid office to be sure that the counseling available on this Web site satisfies its requirements for exit counseling.


If your school prefer to use the PDF document to complete Exit Counseling, please download [Exit Counseling PDF](#).



#### I am an Undergraduate Student

Exit Counseling fulfills disbursement requirements for Direct Subsidized and Unsubsidized Loans.


[Log In To Start](#)  
[View Demo](#)



#### I am a Graduate Student

Exit Counseling fulfills disbursement requirements for Direct Unsubsidized Loans and Direct PLUS Loans.


[Log In To Start](#)  
[View Demo](#)



#### Who should complete this?

Students accepting the following types of loans for the first time:


- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans for graduates



30 Minutes

#### How long will it take?

Exit Counseling takes about 30 minutes to complete.



#### What do I need?

- Verified StudentAid.gov account
- School Name(s)
- Financial Aid Award Letter
  - A Breakdown of Your School's Tuition and Fees

# QUESTIONS?

## VISIT OUR VIRTUAL TABLE

We will be available during the times listed to answer your questions and provide live demonstrations.

12/XX from X:00 PM to X:00 PM

12/XX from X:00 AM to X:00 AM